

ABSTRACT OF THE DISCLOSURE

The system and method of the present invention removes barriers that undermine efficient risk-management. The invention prioritizes consumers by predicting their unmet demand for risk protection. Once deemed eligible, consumers are enrolled and funds are allocated to the payment of a premium for income insurance, contribution to a financial vehicle such as a savings or investment product, and payment of a premium for savings loss insurance. Active participants are eligible for income protection in case of job loss, systematic savings and ownership of public equities, principal protection and incentives based on utilization. The system and method of the present invention is calibrated on an ongoing basis to the behaviors of target consumers.